

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2012**

(Amount in ₹ Million)

Occupation	₹ 0.025 MILLION AND LESS		ABOVE ₹ 0.025 MILLION AND UPTO ₹ 0.2 MILLION			
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>15,083,579</b>	<b>271793.0</b>	<b>261640.0</b>	<b>31,347,251</b>	<b>2278026.7</b>	<b>2108159.8</b>
1. Direct Finance	14,254,136	256599.3	246927.1	29,997,399	2175540.8	2015226.9
2. Indirect Finance	829,443	15193.7	14712.8	1,349,852	102485.9	92932.8
<b>II. INDUSTRY</b>	<b>1,640,941</b>	<b>34399.0</b>	<b>120373.0</b>	<b>867,609</b>	<b>61916.1</b>	<b>53311.3</b>
1. Mining & Quarrying	...	...	...	...	...	...
2. Food Manufacturing & Processing	195,591	3097.3	14710.2	77,767	7068.5	5793.1
(a) Rice Mills, Flour & Dal Mills	...	...	...	...	...	...
(b) Sugar	...	...	...	...	...	...
(c) Edible Oils & Vanaspati	...	...	...	...	...	...
(d) Tea Processing	...	...	...	...	...	...
(e) Processing of Fruits & Vegetables	...	...	...	...	...	...
(f) Others	...	...	...	...	...	...
3. Beverage & Tobacco	...	...	...	...	...	...
4. Textiles	440,066	9939.7	31602.7	394,183	20810.5	19670.2
(a) Cotton Textiles	...	...	...	...	...	...
(b) Jute & Other Natural Fibre Textiles	...	...	...	...	...	...
(c) Handloom Textiles & Khadi	...	...	...	...	...	...
(d) Other Textiles & Textile Products	...	...	...	...	...	...
5. Paper, Paper Products & Printing	17,037	337.0	1692.6	16,310	1390.8	1121.3
6. Woods and Wood Products	20,896	367.8	594.5	21,998	2039.7	1624.2
7. Leather & Leather Products	52,050	1091.4	4467.1	9,994	770.0	618.2
8. Gems and Jewellery	78,324	1747.8	17249.0	31,569	1803.3	1841.2
9. Rubber & Plastic Products	...	...	...	...	...	...
10. Chemicals & Chemical Products	23,535	494.9	3527.1	10,439	1079.2	848.3
(a) Heavy Industrial Chemicals	...	...	...	...	...	...
(b) Fertilisers	376	6.0	135.4	1,042	101.9	69.8
(c) Drugs & Pharmaceuticals	10,083	227.1	1650.6	1,538	172.0	133.0
(d) Non-Edible Oils	...	...	...	...	...	...
(e) Other Chemicals & Chemical Products	13,076	261.8	1741.0	7,859	805.3	645.5
11. Petroleum, Coal Products & Nuclear Fuels	...	...	...	...	...	...
12. Manufacture of Cement & Cement Products	3,745	46.0	412.8	6,168	692.8	533.7
13. Basic Metals & Metal Products	227,026	5314.9	17108.1	24,079	2395.8	2038.5
(a) Iron & Steel	...	...	...	...	...	...
(b) Non-Ferrous Metals	...	...	...	...	...	...
(c) Metal Products	227,026	5314.9	17108.1	24,079	2395.8	2038.5
14. Engineering	89,089	1876.2	8595.6	56,604	5385.3	4487.5
(a) Heavy Engineering	...	...	...	...	...	...
(b) Light Engineering	51,050	1059.3	3165.3	36,100	3569.5	3023.5
(c) Electrical Machinery & Goods	32,288	702.9	4304.7	16,490	1415.5	1132.8
(d) Electronic Machinery & Goods	5,751	114.0	1125.6	4,014	400.3	331.3
15. Vehicles, Vehicle Parts & Transport Equipments	...	...	...	...	...	...
16. Other Industries	303,117	5593.0	8456.0	167,605	13339.8	10619.4
17. Electricity, Gas & Water	...	...	...	...	...	...
(a) Electricity Generation & Transmission	...	...	...	...	...	...
(b) Non-Conventional Energy	...	...	...	...	...	...
(c) Gas, Steam & Water Supply	...	...	...	...	...	...
18. Construction	135,447	3360.5	8098.1	20,964	2117.7	1636.4
(a) Other than Infrastructure	135,447	3360.5	8098.1	20,964	2117.7	1636.4
(b) Infrastructure Construction	...	...	...	...	...	...
<b>III. TRANSPORT OPERATORS</b>	<b>60,938</b>	<b>750.2</b>	<b>1104.1</b>	<b>332,462</b>	<b>36320.7</b>	<b>27840.5</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>779,217</b>	<b>17216.9</b>	<b>17401.9</b>	<b>1,015,828</b>	<b>87430.4</b>	<b>68205.3</b>
1. Professional Services	187,672	2669.7	2787.9	183,717	14777.7	11885.8
2. Tourism, Hotel & Restaurants	70,335	1061.2	1039.6	83,585	6778.0	5821.1
3. Recreation services	13,927	298.9	484.0	10,878	871.8	690.7
4. IT and Telecommunications	...	...	...	...	...	...
5. Others	507,283	13187.0	13090.4	737,648	65002.8	49807.7
<b>V. PERSONAL LOANS</b>	<b>17,507,229</b>	<b>264823.8</b>	<b>221324.5</b>	<b>25,656,507</b>	<b>2142697.4</b>	<b>1194252.6</b>
1. Housing	597,371	12950.1	13011.6	1,472,953	171711.2	145983.8
2. Consumer Durables	527,826	6820.0	2786.9	653,503	47645.0	34104.9
3. Vehicles	507,181	12939.9	9912.9	2,708,292	156330.7	87339.4
4. Education	93,834	1460.7	1622.8	1,351,942	159220.6	140844.0
5. Personal Credit Cards	7,613,644	74577.0	20775.5	9,866,816	748626.4	150055.7
6. Others	8,167,373	156076.1	173214.8	9,603,001	859163.5	635924.9
<b>VI. TRADE</b>	<b>2,943,333</b>	<b>50870.0</b>	<b>59950.4</b>	<b>3,576,892</b>	<b>271518.1</b>	<b>215380.3</b>
1. Wholesale Trade	340,014	7029.0	16722.4	286,976	11558.8	9287.1
2. Retail Trade	2,603,319	43841.0	43227.9	3,289,916	259959.3	206093.3
<b>VII. FINANCE</b>	<b>326,600</b>	<b>5496.5</b>	<b>4999.9</b>	<b>650,009</b>	<b>58032.8</b>	<b>38491.4</b>
<b>VIII. ALL OTHERS</b>	<b>5,705,253</b>	<b>56089.1</b>	<b>75366.0</b>	<b>1,617,725</b>	<b>121015.8</b>	<b>98412.8</b>
<b>TOTAL BANK CREDIT</b>	<b>44,047,090</b>	<b>701438.6</b>	<b>762159.6</b>	<b>65,064,283</b>	<b>5056958.0</b>	<b>3804054.0</b>

... Indicates break-up not available separately.

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO - MARCH 2012**

(Amount in ₹ Million)

Occupation	ABOVE ₹ 0.2 MILLION AND UPTO ₹ 0.5 MILLION			ABOVE ₹ 0.5 MILLION AND UPTO ₹ 1.0 MILLION		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>4,679,846</b>	<b>1471844.0</b>	<b>1296893.2</b>	<b>466,894</b>	<b>336261.9</b>	<b>293155.7</b>
1. Direct Finance	4,493,281	1412522.4	1247091.7	434,295	310381.0	271447.3
2. Indirect Finance	186,565	59321.6	49801.5	32,599	25880.9	21708.4
<b>II. INDUSTRY</b>	<b>316,006</b>	<b>114064.2</b>	<b>89447.8</b>	<b>202,306</b>	<b>159188.8</b>	<b>122442.3</b>
1. Mining & Quarrying	5,877	2185.3	1679.1	4,330	3491.0	2724.1
2. Food Manufacturing & Processing	32,557	11453.2	8999.9	18,473	14702.3	11502.7
(a) Rice Mills, Flour & Dal Mills	8,287	2944.2	2399.5	5,754	4646.0	3634.9
(b) Sugar	266	95.9	76.6	186	149.1	111.2
(c) Edible Oils & Vanaspati	2,971	1067.0	858.6	1,866	1487.3	1209.9
(d) Tea Processing	176	64.7	49.8	111	89.3	66.6
(e) Processing of Fruits & Vegetables	2,108	745.0	559.3	1,311	1047.7	821.1
(f) Others	18,749	6536.4	5056.0	9,245	7282.9	5659.1
3. Beverage & Tobacco	2,274	821.4	625.4	1,310	1039.5	793.7
4. Textiles	46,329	16617.7	13244.8	28,902	22908.0	18795.5
(a) Cotton Textiles	11,971	4228.1	3419.0	7,558	5901.6	4926.5
(b) Jute & Other Natural Fibre Textiles	1,012	348.2	267.6	495	388.5	301.5
(c) Handloom Textiles & Khadi	4,403	1467.5	1153.4	1,694	1356.0	1103.3
(d) Other Textiles & Textile Products	28,943	10573.9	8404.8	19,155	15261.8	12464.2
5. Paper, Paper Products & Printing	9,836	3644.4	3035.4	7,884	6229.8	4710.4
6. Woods and Wood Products	4,286	1609.8	1198.8	3,020	2448.8	1880.5
7. Leather & Leather Products	2,893	1038.9	805.5	1,772	1411.5	1118.3
8. Gems and Jewellery	2,981	1110.3	1016.5	1,578	1246.5	1297.6
9. Rubber & Plastic Products	8,698	3288.1	2614.0	8,442	6784.1	5514.3
10. Chemicals & Chemical Products	9,511	3533.9	2813.2	8,289	6613.4	5135.6
(a) Heavy Industrial Chemicals	1,390	519.8	367.7	1,367	1092.1	833.2
(b) Fertilisers	374	136.4	100.6	283	229.9	167.0
(c) Drugs & Pharmaceuticals	1,417	531.3	420.8	1,321	1048.8	859.5
(d) Non-Edible Oils	367	135.0	100.6	302	241.3	181.9
(e) Other Chemicals & Chemical Products	5,963	2211.3	1823.5	5,016	4001.3	3094.0
11. Petroleum, Coal Products & Nuclear Fuels	758	284.1	217.1	782	631.1	493.5
12. Manufacture of Cement & Cement Products	6,128	2288.8	1737.7	4,387	3494.2	2680.2
13. Basic Metals & Metal Products	16,092	5979.5	4718.7	12,267	9827.0	7703.5
(a) Iron & Steel	6,500	2419.9	1915.0	4,910	3924.9	3049.9
(b) Non-Ferrous Metals	2,291	863.2	641.0	1,976	1603.2	1217.9
(c) Metal Products	7,301	2696.4	2162.7	5,381	4298.8	3435.7
14. Engineering	63,633	23265.5	16353.2	33,601	25984.1	19078.8
(a) Heavy Engineering	6,493	2457.9	2136.5	3,923	3033.0	2521.0
(b) Light Engineering	49,665	18081.0	12135.4	24,479	18790.1	13331.9
(c) Electrical Machinery & Goods	5,556	2037.7	1563.4	4,016	3228.6	2524.2
(d) Electronic Machinery & Goods	1,919	688.9	518.0	1,183	932.3	701.7
15. Vehicles, Vehicle Parts & Transport Equipments	13,695	4993.8	3734.4	10,323	7799.4	5801.9
16. Other Industries	45,549	16118.2	12252.1	23,257	18399.2	14851.2
17. Electricity, Gas & Water	1,763	618.1	461.3	907	731.9	566.7
(a) Electricity Generation & Transmission	526	180.3	140.0	220	174.6	133.7
(b) Non-Conventional Energy	591	193.8	130.4	145	112.9	90.0
(c) Gas, Steam & Water Supply	646	244.0	190.8	542	444.3	342.9
18. Construction	43,146	15213.1	13940.5	32,782	25447.3	17793.9
(a) Other than Infrastructure	38,281	13414.6	11267.8	24,894	19097.4	13328.8
(b) Infrastructure Construction	4,865	1798.5	2672.7	7,888	6349.9	4465.1
<b>III. TRANSPORT OPERATORS</b>	<b>359,455</b>	<b>121439.4</b>	<b>84610.6</b>	<b>210,713</b>	<b>154867.2</b>	<b>100329.2</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>297,531</b>	<b>102826.0</b>	<b>79240.7</b>	<b>118,492</b>	<b>90474.7</b>	<b>68825.8</b>
1. Professional Services	55,146	19027.8	15435.7	19,217	14141.8	11141.2
2. Tourism, Hotel & Restaurants	22,209	8111.5	5961.6	11,690	8956.5	6384.9
3. Recreation services	2,909	1035.2	812.2	1,239	988.7	896.4
4. IT and Telecommunications	5,286	1862.8	1429.1	2,448	1917.0	1479.5
5. Others	211,981	72788.7	55602.1	83,898	64470.7	48923.8
<b>V. PERSONAL LOANS</b>	<b>7,825,161</b>	<b>2568021.3</b>	<b>1684821.5</b>	<b>2,193,300</b>	<b>1593232.3</b>	<b>1191276.2</b>
1. Housing	1,904,140	683897.9	528583.7	1,294,157	962852.6	779805.5
2. Consumer Durables	53,360	16836.0	12696.9	11,100	7917.3	6049.3
3. Vehicles	1,580,361	527001.1	358191.2	330,770	224498.1	155704.1
4. Education	999,832	310402.1	238655.4	139,279	102536.5	72516.2
5. Personal Credit Cards	1,097,900	331899.9	37343.8	92,704	59663.1	5398.5
6. Others	2,189,568	697984.4	509350.5	325,290	235764.8	171802.5
<b>VI. TRADE</b>	<b>688,743</b>	<b>247102.6</b>	<b>186709.1</b>	<b>279,630</b>	<b>222379.3</b>	<b>173756.8</b>
1. Wholesale Trade	35,949	13107.4	10558.4	23,935	19282.9	15466.6
2. Retail Trade	652,794	233995.2	176150.7	255,695	203096.4	158290.2
<b>VII. FINANCE</b>	<b>142,349</b>	<b>45358.0</b>	<b>30924.5</b>	<b>21,592</b>	<b>15005.2</b>	<b>9500.0</b>
<b>VIII. ALL OTHERS</b>	<b>536,435</b>	<b>177434.0</b>	<b>142071.8</b>	<b>166,627</b>	<b>121698.5</b>	<b>98497.2</b>
<b>TOTAL BANK CREDIT</b>	<b>14,845,526</b>	<b>4848089.4</b>	<b>3594719.3</b>	<b>3,659,554</b>	<b>2693108.0</b>	<b>2057783.2</b>

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2012**

(Amount in ₹ Million)

Occupation	ABOVE ₹ 1.0 MILLION AND UPTO ₹ 2.5 MILLION			ABOVE ₹ 2.5 MILLION AND UPTO ₹ 5.0 MILLION		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
<b>I. AGRICULTURE</b>	<b>175,820</b>	<b>280808.8</b>	<b>227598.0</b>	<b>40,182</b>	<b>147968.0</b>	<b>121870.3</b>
1. Direct Finance	153,625	241921.2	196376.3	31,322	114381.6	95039.4
2. Indirect Finance	22,195	38887.7	31221.7	8,860	33586.4	26830.9
<b>II. INDUSTRY</b>	<b>218,614</b>	<b>378369.5</b>	<b>291200.4</b>	<b>106,194</b>	<b>402658.3</b>	<b>307958.9</b>
1. Mining & Quarrying	4,841	8546.1	8731.5	2,641	10113.2	8007.9
2. Food Manufacturing & Processing	20,976	37238.4	29246.5	12,943	50284.8	39107.1
(a) Rice Mills, Flour & Dal Mills	8,362	15272.3	11886.9	5,996	23448.6	17891.9
(b) Sugar	173	294.5	224.7	124	489.9	452.1
(c) Edible Oils & Vanaspati	1,845	3254.9	2583.4	1,092	4293.2	3366.2
(d) Tea Processing	153	272.3	183.0	176	691.1	677.1
(e) Processing of Fruits & Vegetables	1,310	2268.9	1698.2	629	2417.2	1863.5
(f) Others	9,133	15875.6	12670.3	4,926	18944.8	14856.3
3. Beverage & Tobacco	1,587	2852.2	2223.6	777	2982.1	2290.1
4. Textiles	30,101	52994.2	43225.8	17,820	68193.1	52688.5
(a) Cotton Textiles	8,038	14582.7	11949.7	5,977	23092.7	18113.9
(b) Jute & Other Natural Fibre Textiles	456	803.0	655.4	236	896.8	697.0
(c) Handloom Textiles & Khadi	1,368	2399.0	1926.2	734	2776.0	2156.8
(d) Other Textiles & Textile Products	20,239	35209.5	28694.5	10,873	41427.5	31720.8
5. Paper, Paper Products & Printing	8,729	15349.8	11987.7	4,529	17019.8	13174.5
6. Woods and Wood Products	2,958	5346.6	4199.8	1,473	5633.8	4342.5
7. Leather & Leather Products	2,127	3830.0	3019.1	1,333	5159.0	3852.9
8. Gems and Jewellery	1,454	2612.2	3596.6	970	3680.3	5418.2
9. Rubber & Plastic Products	9,823	17199.2	13771.6	5,074	19123.1	15008.7
10. Chemicals & Chemical Products	9,992	17789.9	14041.1	6,482	24680.3	19163.1
(a) Heavy Industrial Chemicals	1,787	3172.8	2377.2	1,194	4579.6	3474.8
(b) Fertilisers	302	543.2	396.5	185	721.7	502.2
(c) Drugs & Pharmaceuticals	1,825	3251.7	2628.8	1,480	5629.1	4446.9
(d) Non-Edible Oils	382	707.8	570.9	255	974.8	728.5
(e) Other Chemicals & Chemical Products	5,696	10114.4	8067.6	3,368	12775.2	10010.8
11. Petroleum, Coal Products & Nuclear Fuels	1,018	1813.8	1421.1	604	2327.0	1772.9
12. Manufacture of Cement & Cement Products	3,739	6408.2	5055.3	1,147	4318.2	3479.7
13. Basic Metals & Metal Products	14,495	25713.6	21846.2	8,607	32790.4	25880.6
(a) Iron & Steel	6,053	10797.6	10026.9	3,895	14895.0	12077.7
(b) Non-Ferrous Metals	2,444	4390.1	3519.7	1,369	5260.0	3999.5
(c) Metal Products	5,998	10525.9	8299.6	3,343	12635.4	9803.4
14. Engineering	27,312	47257.5	36591.7	13,162	49988.8	37425.0
(a) Heavy Engineering	4,213	7420.1	6331.5	2,072	7868.0	5825.8
(b) Light Engineering	16,805	28643.5	21329.5	7,066	26625.3	19883.8
(c) Electrical Machinery & Goods	4,979	8861.9	6964.2	3,131	12072.2	9199.0
(d) Electronic Machinery & Goods	1,315	2332.1	1966.5	893	3423.3	2516.5
15. Vehicles, Vehicle Parts & Transport Equipments	9,425	15584.3	12422.2	4,380	16364.7	12702.7
16. Other Industries	19,787	34242.0	27601.9	8,266	31260.7	24290.1
17. Electricity, Gas & Water	1,133	2036.1	1583.1	593	2245.9	1775.1
(a) Electricity Generation & Transmission	237	418.9	332.3	144	567.3	465.0
(b) Non-Conventional Energy	157	285.7	220.1	118	441.1	344.4
(c) Gas, Steam & Water Supply	739	1331.5	1030.8	331	1237.5	965.8
18. Construction	49,117	81555.4	50635.8	15,393	56493.0	37579.0
(a) Other than Infrastructure	33,566	55521.2	34875.2	10,937	39753.7	26007.5
(b) Infrastructure Construction	15,551	26034.2	15760.6	4,456	16739.3	11571.5
<b>III. TRANSPORT OPERATORS</b>	<b>174,448</b>	<b>262973.1</b>	<b>181472.4</b>	<b>11,614</b>	<b>40165.3</b>	<b>29555.8</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>92,224</b>	<b>155897.0</b>	<b>117799.0</b>	<b>37,360</b>	<b>139029.2</b>	<b>104744.4</b>
1. Professional Services	9,133	15351.3	11996.2	3,778	14300.5	11175.4
2. Tourism, Hotel & Restaurants	7,633	13104.6	9947.7	3,836	14714.3	10674.5
3. Recreation services	1,027	1786.4	1328.9	532	2016.0	1541.3
4. IT and Telecommunications	1,744	3060.9	2530.5	776	2946.2	2260.9
5. Others	72,687	122593.8	91995.6	28,438	105052.2	79092.3
<b>V. PERSONAL LOANS</b>	<b>1,191,141</b>	<b>1873339.0</b>	<b>1482093.4</b>	<b>255,594</b>	<b>872892.9</b>	<b>675524.2</b>
1. Housing	949,824	1500249.1	1228342.4	215,378	728319.8	574185.6
2. Consumer Durables	3,448	5405.2	4429.0	690	2482.4	1906.1
3. Vehicles	57,291	83822.8	57411.5	7,772	27204.3	17892.1
4. Education	61,670	93119.6	60825.8	680	2278.3	1307.2
5. Personal Credit Cards	3,912	6343.1	1448.7	690	2559.7	1027.0
6. Others	114,996	184399.2	129635.9	30,384	110048.5	79206.3
<b>VI. TRADE</b>	<b>188,205</b>	<b>326180.3</b>	<b>280277.2</b>	<b>70,543</b>	<b>268254.8</b>	<b>213509.0</b>
1. Wholesale Trade	32,421	59715.2	69456.7	23,601	91251.2	71994.5
2. Retail Trade	155,784	266465.1	210820.5	46,942	177003.6	141514.5
<b>VII. FINANCE</b>	<b>8,362</b>	<b>13538.7</b>	<b>10575.7</b>	<b>2,819</b>	<b>10491.7</b>	<b>7250.3</b>
<b>VIII. ALL OTHERS</b>	<b>129,376</b>	<b>207880.6</b>	<b>168984.3</b>	<b>39,051</b>	<b>138306.7</b>	<b>104319.0</b>
<b>TOTAL BANK CREDIT</b>	<b>2,178,190</b>	<b>3498987.1</b>	<b>2760000.3</b>	<b>563,357</b>	<b>2019767.0</b>	<b>1564731.9</b>

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2012**

(Amount in ₹ Million)

Occupation	ABOVE ₹ 5.0 MILLION AND UPTO ₹ 10.0 MILLION			ABOVE ₹ 10.0 MILLION AND UPTO ₹ 40.0 MILLION		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
<b>I. AGRICULTURE</b>	<b>17,958</b>	<b>136472.7</b>	<b>108845.7</b>	<b>14,042</b>	<b>280483.6</b>	<b>211910.4</b>
1. Direct Finance	12,583	95068.4	76666.7	8,406	166856.5	126569.6
2. Indirect Finance	5,375	41404.3	32179.1	5,636	113627.1	85340.8
<b>II. INDUSTRY</b>	<b>68,200</b>	<b>523431.2</b>	<b>394314.6</b>	<b>80,230</b>	<b>1731287.8</b>	<b>1236365.8</b>
1. Mining & Quarrying	1,710	12870.8	9978.3	1,483	31172.4	23485.4
2. Food Manufacturing & Processing	9,313	72196.9	55582.6	10,199	213428.3	162710.8
(a) Rice Mills, Flour & Dal Mills	4,352	33747.3	26033.2	4,348	88545.4	70466.8
(b) Sugar	150	1222.9	1363.0	362	8756.4	5423.9
(c) Edible Oils & Vanaspati	871	6844.8	5092.1	1,080	24105.9	18530.3
(d) Tea Processing	146	1135.7	706.1	304	5928.9	3574.5
(e) Processing of Fruits & Vegetables	453	3466.1	2469.0	489	10057.3	7362.7
(f) Others	3,341	25780.1	19919.1	3,616	76034.3	57352.5
3. Beverage & Tobacco	554	4195.1	3182.2	630	14631.6	10523.3
4. Textiles	12,617	97085.1	70185.8	15,768	342973.9	214715.6
(a) Cotton Textiles	4,745	36723.5	27032.8	6,289	136775.6	96693.6
(b) Jute & Other Natural Fibre Textiles	160	1271.8	921.3	267	5670.2	3474.1
(c) Handloom Textiles & Khadi	345	2616.1	2008.6	389	8190.0	4335.3
(d) Other Textiles & Textile Products	7,367	56473.7	40223.2	8,823	192338.0	110212.7
5. Paper, Paper Products & Printing	2,678	20331.2	16129.4	2,880	61591.9	45811.7
6. Woods and Wood Products	814	6239.1	4789.4	609	13179.5	10210.9
7. Leather & Leather Products	1,070	8298.1	5167.2	1,767	41827.2	16130.6
8. Gems and Jewellery	945	7271.2	6916.1	1,764	38742.3	32276.2
9. Rubber & Plastic Products	3,142	24117.9	18521.2	3,589	75673.6	55610.7
10. Chemicals & Chemical Products	4,589	35449.6	27112.2	6,155	133190.5	96674.4
(a) Heavy Industrial Chemicals	905	7068.8	5586.0	1,244	27448.8	19664.9
(b) Fertilisers	150	1171.0	855.4	173	3621.0	2482.7
(c) Drugs & Pharmaceuticals	1,206	9374.9	7307.0	1,932	41850.9	31028.5
(d) Non-Edible Oils	139	1077.9	837.3	144	3247.0	2630.4
(e) Other Chemicals & Chemical Products	2,189	16757.0	12526.4	2,662	57022.9	40867.9
11. Petroleum, Coal Products & Nuclear Fuels	362	2823.3	2162.5	516	10948.4	9032.6
12. Manufacture of Cement & Cement Products	590	4539.3	3362.5	656	14630.5	10688.3
13. Basic Metals & Metal Products	6,543	50855.6	39501.5	9,607	212690.2	165415.5
(a) Iron & Steel	3,063	24064.1	19395.9	5,257	119234.6	97551.0
(b) Non-Ferrous Metals	1,061	8273.0	5761.8	1,444	32200.1	21253.8
(c) Metal Products	2,419	18518.6	14343.8	2,906	61255.5	46610.7
14. Engineering	8,165	62839.8	46741.0	9,450	202936.5	144042.9
(a) Heavy Engineering	1,192	9143.1	7362.8	1,482	32173.7	23410.4
(b) Light Engineering	4,098	31490.9	22956.2	4,304	90875.7	65843.5
(c) Electrical Machinery & Goods	2,168	16796.0	12678.5	2,788	60248.6	41705.0
(d) Electronic Machinery & Goods	707	5409.7	3743.4	876	19638.6	13084.0
15. Vehicles, Vehicle Parts & Transport Equipments	2,661	20360.1	15264.1	3,271	70986.7	49783.0
16. Other Industries	4,527	34555.4	27599.2	4,112	85841.8	63997.6
17. Electricity, Gas & Water	544	4228.7	3256.1	842	19283.7	14840.5
(a) Electricity Generation & Transmission	229	1820.8	1410.2	438	10208.9	7894.0
(b) Non-Conventional Energy	135	1042.0	797.0	245	5835.6	4648.4
(c) Gas, Steam & Water Supply	180	1365.9	1049.0	159	3239.2	2298.1
18. Construction	7,376	55174.1	38863.4	6,932	147558.8	110415.8
(a) Other than Infrastructure	5,024	37083.3	25365.8	4,181	86183.5	62876.6
(b) Infrastructure Construction	2,352	18090.9	13497.6	2,751	61375.3	47539.2
<b>III. TRANSPORT OPERATORS</b>	<b>4,168</b>	<b>30480.3</b>	<b>21423.7</b>	<b>2,537</b>	<b>53430.9</b>	<b>37568.8</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>20,251</b>	<b>154180.5</b>	<b>116229.7</b>	<b>19,972</b>	<b>422457.9</b>	<b>307765.1</b>
1. Professional Services	2,293	17696.9	13905.8	2,674	58155.4	33416.5
2. Tourism, Hotel & Restaurants	2,512	19175.1	14090.0	2,651	55548.6	40771.6
3. Recreation services	385	2986.9	2217.5	427	9544.2	6550.9
4. IT and Telecommunications	420	3228.7	2407.1	490	10430.2	8152.8
5. Others	14,641	111092.9	83609.3	13,730	288779.6	218873.3
<b>V. PERSONAL LOANS</b>	<b>56,268</b>	<b>397385.2</b>	<b>300642.7</b>	<b>19,422</b>	<b>349205.9</b>	<b>270854.3</b>
1. Housing	41,209	285824.9	221447.9	12,609	217777.9	170013.7
2. Consumer Durables	187	1337.8	1014.8	88	1668.6	1282.1
3. Vehicles	1,916	12824.0	8112.7	209	3596.0	2416.0
4. Education	143	999.6	635.0	61	1209.0	951.7
5. Personal Credit Cards	312	2283.8	1275.7	186	3481.0	2388.5
6. Others	12,501	94115.0	68156.6	6,269	121473.5	93802.3
<b>VI. TRADE</b>	<b>35,524</b>	<b>271967.0</b>	<b>214418.8</b>	<b>27,960</b>	<b>573298.8</b>	<b>440357.6</b>
1. Wholesale Trade	15,082	116167.0	91266.0	14,007	287188.1	219670.1
2. Retail Trade	20,442	155800.0	123152.8	13,953	286110.7	220687.5
<b>VII. FINANCE</b>	<b>1,990</b>	<b>15325.1</b>	<b>10015.0</b>	<b>2,613</b>	<b>57518.1</b>	<b>39965.6</b>
<b>VIII. ALL OTHERS</b>	<b>14,797</b>	<b>108232.9</b>	<b>76540.1</b>	<b>9,559</b>	<b>187035.7</b>	<b>129743.4</b>
<b>TOTAL BANK CREDIT</b>	<b>219,156</b>	<b>1637475.0</b>	<b>1242430.3</b>	<b>176,335</b>	<b>3654718.6</b>	<b>2674531.0</b>

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2012**

(Amount in ₹ Million)

Occupation	ABOVE ₹ 40.0 MILLION AND UPTO ₹ 60.0 MILLION			ABOVE ₹ 60.0 MILLION AND UPTO ₹ 100.0 MILLION		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
<b>I. AGRICULTURE</b>	<b>1,804</b>	<b>89628.4</b>	<b>64641.9</b>	<b>1,556</b>	<b>130489.4</b>	<b>86695.6</b>
1. Direct Finance	1,138	56685.7	40471.5	958	81205.1	52680.6
2. Indirect Finance	666	32942.7	24170.4	598	49284.3	34015.0
<b>II. INDUSTRY</b>	<b>18,208</b>	<b>918011.3</b>	<b>634803.0</b>	<b>17,707</b>	<b>1458428.9</b>	<b>963061.4</b>
1. Mining & Quarrying	312	15472.8	12388.3	294	24105.3	16481.3
2. Food Manufacturing & Processing	1,855	94032.7	68098.7	1,739	142711.1	97846.4
(a) Rice Mills, Flour & Dal Mills	573	28901.0	22292.9	382	31463.1	23332.8
(b) Sugar	197	10051.7	6580.4	288	24375.5	18090.0
(c) Edible Oils & Vanaspati	242	12323.7	8954.0	228	18459.7	12817.1
(d) Tea Processing	34	1704.6	979.5	45	3598.0	1627.9
(e) Processing of Fruits & Vegetables	123	6112.4	5576.8	90	7348.2	5587.6
(f) Others	686	34939.3	23715.1	706	57466.7	36390.9
3. Beverage & Tobacco	187	9512.2	6839.0	187	15686.9	11034.9
4. Textiles	3,597	180560.8	109564.9	3,463	281521.4	162578.0
(a) Cotton Textiles	1,561	78678.8	55262.2	1,532	125299.8	85546.3
(b) Jute & Other Natural Fibre Textiles	50	2478.1	1828.7	35	2719.4	1875.3
(c) Handloom Textiles & Khadi	35	1757.9	1323.5	35	2797.0	1951.2
(d) Other Textiles & Textile Products	1,951	97646.0	51150.5	1,861	150705.2	73205.2
5. Paper, Paper Products & Printing	619	31301.5	22043.6	559	45791.4	32702.1
6. Woods and Wood Products	95	4826.8	4166.3	92	7549.8	5417.4
7. Leather & Leather Products	447	22503.6	7460.6	413	33928.5	7865.2
8. Gems and Jewellery	598	30163.0	22975.6	652	52388.2	37374.1
9. Rubber & Plastic Products	757	38157.7	25496.0	662	54102.4	37019.6
10. Chemicals & Chemical Products	1,504	75691.3	52109.7	1,371	113065.9	72886.4
(a) Heavy Industrial Chemicals	308	15382.0	9828.5	253	20662.3	12516.7
(b) Fertilisers	43	2126.5	1377.8	45	3716.6	3187.0
(c) Drugs & Pharmaceuticals	527	26783.1	19672.3	460	37731.7	25859.2
(d) Non-Edible Oils	39	1986.4	1495.5	25	1895.4	1281.8
(e) Other Chemicals & Chemical Products	587	29413.2	19735.6	588	49059.9	30041.7
11. Petroleum, Coal Products & Nuclear Fuels	131	6596.5	4964.0	122	10241.2	8109.6
12. Manufacture of Cement & Cement Products	162	8040.7	5232.6	216	18186.7	11915.8
13. Basic Metals & Metal Products	2,525	127744.7	96416.4	2,787	232486.8	164561.3
(a) Iron & Steel	1,588	80151.6	63025.0	1,861	156332.8	112539.6
(b) Non-Ferrous Metals	296	14972.6	10826.8	320	26043.6	18928.8
(c) Metal Products	641	32620.5	22564.6	606	50110.3	33092.9
14. Engineering	1,976	99607.0	69210.5	1,933	159395.0	107091.0
(a) Heavy Engineering	318	16051.1	10865.6	335	27435.9	19252.6
(b) Light Engineering	811	40698.7	27913.7	761	62944.2	41238.8
(c) Electrical Machinery & Goods	658	33266.0	23052.2	614	50509.4	33395.1
(d) Electronic Machinery & Goods	189	9591.2	7379.0	223	18505.5	13204.5
15. Vehicles, Vehicle Parts & Transport Equipments	797	40460.5	27079.2	773	63991.7	40969.3
16. Other Industries	714	36172.5	26630.0	608	49583.6	34216.0
17. Electricity, Gas & Water	320	15904.7	11653.6	360	29465.8	20855.1
(a) Electricity Generation & Transmission	186	9209.9	6856.9	245	20365.1	13949.3
(b) Non-Conventional Energy	103	5132.0	3701.7	90	7047.3	5412.4
(c) Gas, Steam & Water Supply	31	1562.8	1095.0	25	2053.4	1493.3
18. Construction	1,612	81262.4	62473.9	1,476	124227.1	94138.0
(a) Other than Infrastructure	783	39335.3	29572.8	696	57944.7	43187.9
(b) Infrastructure Construction	829	41927.1	32901.2	780	66282.4	50950.1
<b>III. TRANSPORT OPERATORS</b>	<b>448</b>	<b>22264.2</b>	<b>17744.3</b>	<b>397</b>	<b>32961.4</b>	<b>20995.6</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,952</b>	<b>197715.0</b>	<b>145853.3</b>	<b>3,317</b>	<b>271059.2</b>	<b>197416.6</b>
1. Professional Services	393	20280.9	13136.6	310	26146.6	16504.0
2. Tourism, Hotel & Restaurants	461	22978.8	16728.0	431	35025.1	25265.2
3. Recreation services	128	6324.5	4383.3	108	9097.3	6146.8
4. IT and Telecommunications	87	4245.5	3129.0	124	10455.2	7454.6
5. Others	2,883	143885.2	108476.5	2,344	190335.0	142046.0
<b>V. PERSONAL LOANS</b>	<b>1,393</b>	<b>68071.7</b>	<b>51911.8</b>	<b>837</b>	<b>67955.7</b>	<b>50953.7</b>
1. Housing	589	28551.3	22788.6	285	22737.6	18079.4
2. Consumer Durables	9	460.3	293.7	7	610.4	412.0
3. Vehicles	5	260.6	202.7	6	494.5	162.7
4. Education	6	304.3	230.4	2	142.0	74.5
5. Personal Credit Cards	15	710.4	478.7	6	509.9	444.9
6. Others	769	37784.9	27917.7	531	43461.3	31780.3
<b>VI. TRADE</b>	<b>4,475</b>	<b>225042.4</b>	<b>166772.0</b>	<b>3,396</b>	<b>281278.7</b>	<b>202820.3</b>
1. Wholesale Trade	2,341	117997.8	84665.3	1,662	138073.2	94346.9
2. Retail Trade	2,134	107044.6	82106.7	1,734	143205.4	108473.4
<b>VII. FINANCE</b>	<b>843</b>	<b>42039.6</b>	<b>24511.0</b>	<b>774</b>	<b>65013.1</b>	<b>41209.3</b>
<b>VIII. ALL OTHERS</b>	<b>1,328</b>	<b>66495.7</b>	<b>44977.8</b>	<b>1,083</b>	<b>89887.4</b>	<b>59483.1</b>
<b>TOTAL BANK CREDIT</b>	<b>32,451</b>	<b>1629268.4</b>	<b>1151215.1</b>	<b>29,067</b>	<b>2397073.7</b>	<b>1622635.5</b>

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2012**

(Amount in ₹ Million)

Occupation	ABOVE ₹100.0 MILLION AND UPTO ₹250.0 MILLION			ABOVE ₹ 250.0 MILLION		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
<b>I. AGRICULTURE</b>	<b>1,310</b>	<b>220539.9</b>	<b>148528.8</b>	<b>943</b>	<b>1181563.6</b>	<b>689409.3</b>
1. Direct Finance	799	131954.2	90818.0	510	546756.6	227462.4
2. Indirect Finance	511	88585.7	57710.8	433	634807.0	461946.9
<b>II. INDUSTRY</b>	<b>21,474</b>	<b>3560480.8</b>	<b>2332499.2</b>	<b>21,391</b>	<b>23113685.1</b>	<b>12873868.0</b>
1. Mining & Quarrying	401	64674.2	38023.1	412	605769.6	394909.4
2. Food Manufacturing & Processing	2,102	349255.8	217796.1	1,496	1155498.8	648246.2
(a) Rice Mills, Flour & Dal Mills	332	54109.3	39080.5	268	240051.8	97635.5
(b) Sugar	434	72898.6	53961.7	453	325222.6	229354.6
(c) Edible Oils & Vanaspati	284	45846.0	33615.4	182	129192.6	68149.7
(d) Tea Processing	24	3486.2	2237.8	10	4836.3	2647.3
(e) Processing of Fruits & Vegetables	94	16180.0	12090.3	155	203892.4	97712.2
(f) Others	934	156735.7	76810.3	428	252303.1	152746.8
3. Beverage & Tobacco	275	45544.1	34077.3	268	174169.6	116696.9
4. Textiles	3,792	621523.7	355925.4	2,783	2429448.2	771249.3
(a) Cotton Textiles	1,855	299507.6	191011.9	1,290	1110365.1	429418.7
(b) Jute & Other Natural Fibre Textiles	34	5505.8	3872.3	35	62678.3	4725.6
(c) Handloom Textiles & Khadi	27	4370.7	3112.0	24	20025.9	6671.4
(d) Other Textiles & Textile Products	1,876	312139.6	157929.2	1,434	1236378.9	330433.7
5. Paper, Paper Products & Printing	651	105579.7	74019.3	464	420622.2	133022.4
6. Woods and Wood Products	93	14269.7	10292.5	30	14253.3	9748.8
7. Leather & Leather Products	342	55088.1	20416.5	97	92797.2	28786.0
8. Gems and Jewellery	1,037	165620.8	108849.2	581	516068.9	209448.2
9. Rubber & Plastic Products	512	79515.8	51246.0	279	179032.1	109157.5
10. Chemicals & Chemical Products	1,872	309512.1	188235.7	1,661	1368754.4	644624.4
(a) Heavy Industrial Chemicals	362	60158.1	35315.1	289	165603.1	83711.5
(b) Fertilisers	76	12613.9	6976.8	155	249470.0	148654.3
(c) Drugs & Pharmaceuticals	736	121983.6	79675.7	708	615507.1	256919.3
(d) Non-Edible Oils	29	4684.6	2862.7	26	16171.2	11367.5
(e) Other Chemicals & Chemical Products	669	110071.9	63405.5	483	322003.0	143971.9
11. Petroleum, Coal Products & Nuclear Fuels	176	30715.8	21919.6	409	1161307.4	656185.9
12. Manufacture of Cement & Cement Products	298	51289.6	34969.6	354	324174.8	246860.1
13. Basic Metals & Metal Products	3,301	550639.9	392963.4	3,111	3309031.1	1849809.0
(a) Iron & Steel	2,307	387812.7	288904.8	2,308	2358333.2	1401445.3
(b) Non-Ferrous Metals	382	61539.6	43554.6	416	566058.6	301561.5
(c) Metal Products	612	101287.6	60504.0	387	384639.3	146802.3
14. Engineering	2,014	332068.4	231484.2	1,616	1507698.5	708653.1
(a) Heavy Engineering	338	57415.1	38384.1	275	215793.7	144242.7
(b) Light Engineering	800	128826.0	83699.8	423	322801.6	203883.8
(c) Electrical Machinery & Goods	636	105298.8	78275.4	661	692102.1	193052.0
(d) Electronic Machinery & Goods	240	40528.5	31124.8	257	277001.2	167474.6
15. Vehicles, Vehicle Parts & Transport Equipments	964	157443.6	94687.0	879	748149.4	351627.0
16. Other Industries	741	121212.3	74401.9	574	522056.9	244322.6
17. Electricity, Gas & Water	620	109066.1	83737.5	2,179	3743327.3	2427210.2
(a) Electricity Generation & Transmission	470	83244.8	63400.1	1,968	3485794.6	2236018.5
(b) Non-Conventional Energy	103	17684.6	14459.0	135	121174.5	91527.5
(c) Gas, Steam & Water Supply	47	8136.7	5878.4	76	136358.3	99664.2
18. Construction	2,283	397461.1	299454.8	4,198	4841525.4	3323310.8
(a) Other than Infrastructure	880	151016.4	112302.0	964	754127.2	547618.4
(b) Infrastructure Construction	1,403	246444.7	187152.8	3,234	4087398.2	2775692.4
<b>III. TRANSPORT OPERATORS</b>	<b>458</b>	<b>76728.1</b>	<b>55011.5</b>	<b>679</b>	<b>918153.8</b>	<b>601387.6</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,332</b>	<b>554318.8</b>	<b>394758.7</b>	<b>3,124</b>	<b>3685566.2</b>	<b>2048798.9</b>
1. Professional Services	248	41825.5	29536.2	227	177290.7	95331.7
2. Tourism, Hotel & Restaurants	530	88762.5	66834.4	499	408751.0	249675.7
3. Recreation services	141	23587.6	15686.8	155	146520.3	107207.4
4. IT and Telecommunications	188	33385.2	20448.6	323	1020643.6	576653.4
5. Others	2,225	366758.0	262252.8	1,920	1932360.5	1019930.7
<b>V. PERSONAL LOANS</b>	<b>551</b>	<b>90263.4</b>	<b>64641.6</b>	<b>484</b>	<b>572462.0</b>	<b>313208.9</b>
1. Housing	117	20014.9	14309.5	114	149449.7	70883.5
2. Consumer Durables	14	2232.7	1609.8	11	7305.0	6879.7
3. Vehicles	4	632.7	376.8	18	15660.5	5941.9
4. Education	-	-	-	2	2450.0	2390.5
5. Personal Credit Cards	9	1361.5	1155.7	-	-	-
6. Others	407	66021.6	47189.9	339	397596.7	227113.3
<b>VI. TRADE</b>	<b>3,193</b>	<b>527579.5</b>	<b>337505.5</b>	<b>2,453</b>	<b>4592905.3</b>	<b>2195765.8</b>
1. Wholesale Trade	1,739	287573.2	165624.1	1,271	3044603.1	1249671.7
2. Retail Trade	1,454	240006.2	171881.4	1,182	1548302.2	946094.1
<b>VII. FINANCE</b>	<b>979</b>	<b>173948.5</b>	<b>118534.4</b>	<b>3,053</b>	<b>6562350.7</b>	<b>3752247.2</b>
<b>VIII. ALL OTHERS</b>	<b>1,232</b>	<b>216911.5</b>	<b>112530.5</b>	<b>1,632</b>	<b>2681706.5</b>	<b>759712.8</b>
<b>TOTAL BANK CREDIT</b>	<b>32,529</b>	<b>5420770.4</b>	<b>3564010.3</b>	<b>33,759</b>	<b>43308393.2</b>	<b>23234398.5</b>